| Fill in this information to identify your case: | | |
|---|--|--------------------------------------|
| United States Bankruptcy Court for the : | | |
| NORTHERN District ofILLINOIS(State) | | |
| Case Number (If known): | Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13 | ☐ Check if this is an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Part 1: | Identify Yourself | | |
|-----------------|---|-----------------------------------|---|
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. Your | r full name | | |
| govei identi | the name that is on your rnment-issued picture ification (for example, driver's license or | David First name Joseph | Gloria First name |
| identi | oort). your picture fication to your meeting he trustee. | Middle name Diaz Last name Sr. | Diaz Last name |
| with t | ne trustee. | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| | ther names you used in the last 8 | First name | First name |
| | s de your married or en names. | Middle name | Middle name |
| | | Last name | Last name |
| | | First name | First name |
| | | Middle name | Middle name |
| | | Last name | Last name |
| your | the last 4 digits of Social Security per or federal | XXX - XX - 0320 OR | XXX - XX |
| | idual Taxpayer ification number | 9xx - xx | 9xx - xx |

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Document Diaz David Joseph Debtor 1 Case Number (if known) Last Name

| | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|--|--|---|
| 4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names | Business name Business name EIN EIN | Business name Business name EIN EIN |
| 5. Where you live | 8445 S Kenton Ave Number Street | If Debtor 2 lives at a different address: Number Street |
| | Chicago IL 60652 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street |
| | P.O. Box City State ZIP Code | P.O. Box City State ZIP Code |
| 6. Why you are choosing this district to file for bankruptcy. | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408 | Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408 |

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Debtor 1

David Joseph Document Diaz

Page 3 of 61 Case Number (if known)

| | First Name | Middle Name | | Last Name | | | | |
|-----|---|------------------------------------|--|--|---|--|---|--------------|
| Pa | Tell the Court About You | ır Bankruptcy | Case | | | | | |
| 7. | The chapter of the Bankruptcy Code you | | • | orief description of eacy (Form 2010)). Also, | | | C. § 342(b) for Individuals e appropriate box. | |
| | are choosing to file | ☐ Chap | ter 7 | | | | | |
| | under | ☐ Chap | ter 11 | | | | | |
| | | ☐ Chap | ter 12 | | | | | |
| | | ■ Chap | ter 13 | | | | | |
| 8. | How you will pay the fee | local yours subm | I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. | | | | | |
| | | | | the fee in installmo | - | | ign and attach the Official Form 103A). | |
| | | I requ By la less t pay t | iest that w, a judo han 150 ne fee in | my fee be waived (ge may, but is not re % of the official pov | You may reque equired to, waiv verty line that are undoese this o | est this option only e your fee, and m oplies to your fam otion, you must fil | y if you are filing for Chapter 7. nay do so only if your income is iily size and you are unable to Il out the <i>Application to Have th</i> | |
| 9. | Have you filed for bankruptcy within the | No | | | | | | |
| | last 8 years? | ☐ Yes. | District _ | None | When | Ca | ase Number | _ |
| | | | 1 | Nono | | | | |
| | | | District _ | NOTIC | When | Ca MM / DD / YYYY | ase Number | _ |
| | | | | | | | | |
| | | | District _ | | When | Ca MM / DD / YYYY | ase Number | _ |
| 10. | Are any bankruptcy cases pending or being | ■ No | | | | | | |
| | filed by a spouse who is | ☐ Yes. | | | | | ationship to you | |
| | not filing this case with you, or by a business parter, or by | | District _ | | When | Ca | se Number, if known | _ |
| | affiliate? | | Debtor | | | Rela | ationship to you | |
| | | | | | | | ase Number, if known | |
| | | | | | | MM / DD / YYYY | | |
| 11. | Do you rent your residence? | ■ No. □ Yes. | Go to lir Has you residend | r landlord obtained ar | n eviction judgmer | nt against you and c | do you want to stay in your | |
| | | | □Ye | o. Go to line 12. es. Fill out <i>Initial State</i> s bankruptcy petition. | | viction Judgment Ag | gainst You (Form 101A) and file it w | <i>i</i> ith |

| Debto | Devid | se 16-3977 | 1 Doc Joseph | 1 Filed 12/19/16 Document | Entered 12/19/16 15:17:58 Page 4 of 61 Case Number (if known) | Desc Main |
|-------|--|---|---|--|--|---|
| | First Name | | Middle Name | Last Name | | |
| Par | t 3: Repo | rt About Any Busine | sses You Ow | n as a Sole Proprietor | | |
| | | | _ | | | |
| 12. | Are you a s of any full- business? A sole proprie | • | ■ No. □ Yes. | Go to Part 4. Name and location of busines | s | |
| | business you individual, and separate lega | operate as an | | Name of business, if any | | |
| | LLC. If you have m sole proprieto | ore than one rship, use a ed and attach it | | Number Street | | |
| | | | | City | State | Zip Code |
| | | | | Check the appropriate box to | describe your business: | |
| | | | | ☐ Health Care Business (a | s defined in 11 U.S.C. § 101(27A)) | |
| | | | | ☐ Single Asset Real Estate | e (as defined in 11 U.S.C. § 101(51B)) | |
| | | | | ☐ Stockbroker (as defined | in 11 U.S.C. § 101(53A)) | |
| | | | | ☐ Commodity Broker (as d | efined in 11 U.S.C. § 101(6)) | |
| | | | | ☐ None of the above | | |
| 13. | debtor? For a definition business deb 11 U.S.C. § 1 | of the Code and mall business n of small tor, see 01(51D). | appropria balance s document No. I No. I Yes. | te deadlines. If you indicate that heet, statement of operations, of the do not exist, follow the procedum am not filing under Chapter 11. I am filing under Chapter 11, but the Bankruptcy Code. | I am NOT a small business debtor according to the | your most recent or if any of these e definition in |
| 14. | property that alleged to positive of imminent indentifiable public healt Or do you oproperty that immediate a For example, perishable go | e hazard to h or safety? wn any at needs attention? do you own ods, or livestock fed, or a building | No. | | d, why is it needed? | |
| | | | | Where is the property?Numb | er Street | |

City

State

ZIP Code

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Debtor 1

David Joseph Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing | about |
|---|-------|
| credit counseling because of: | |

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about |
|---|
| credit counseling because of: |

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main

David Joseph Diaz Page 6 of 61

Case Number (if known)

| | First Name | Middle Name Las | ast Name | |
|-----|--|--|--|--|
| Pai | t 6: Answer These Questions | s for Reporting Purposes | | |
| 16. | What kind of debts do you have? | as "incurred by an indi No. Go to line 16b Yes. Go to line 17 16b. Are your debts prin money for a business of the line 16c No. Go to line 16c Yes. Go to line 17 | marily business debts? Business debts or investment or through the operation of the | are debts that you incurred to obtain the business or investment. |
| 17. | Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | Yes. I am filing under | nder Chapter 7. Go to line 18. Chapter 7. Do you estimate that after any expenses are paid that funds will be available | · · · · · |
| 18. | How many creditors do you estimate that you owe? | ■ 1-49 □ 50-99 □ 100-199 □ 200-999 | ☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000 | ☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000 |
| 19. | How much do you estimate your assets to be worth? | □ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million | \$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million | _ |
| 20. | How much do you estimate your liabilities to be? | □ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million | ☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 millio | _ , , , , |
| Pa | t 7: Sign Below | | | |
| For | you | correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me this document, I have obtain I request relief in accordance I understand making a false with a bankruptcy case can be seen to see the correct of the correct o | result in fines up to \$250,000, or imprisonm | if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill out C. § 342(b). Code, specified in this petition. |
| | | 18 U.S.C. §§ 152, 1341, 151 /s/ David Joseph Signature of Debtor 1 Executed on | Diaz, Sr. | Signature of Debtor 2 Executed on |

Debtor 1

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| Debtor 1 | David | Joseph | Diaz | Case Number (if known) |
|----------|------------|-------------|-----------|------------------------|
| | First Name | Middle Name | Last Name | |

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| 🗶 /s/ Joseph Mark D'Onofrio | Date | Date: | 12/19/201 | 16 |
|----------------------------------|-------------|--------|--------------|----------|
| Signature of Attorney for Debtor | Date | MM / D | D / YYYY | |
| Joseph Mark D'Onofrio | | | | |
| Printed name | | | | |
| Geraci Law L.L.C. | | | | |
| Firm name | | | | |
| 55 E. Monroe St., #3400 | | | | |
| | | | | |
| | IL | 6060 |)3 | |
| Number Street Chicago | IL State | | 03 P Code | |
| Number Street | State | ZIF | | ilaw.com |
| Number Street Chicago City | State | ZIF | P Code | ilaw.com |

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| Fill in this in | formation to ider | ntify your case: | |
|---------------------------|-------------------|--------------------------------------|------------------------------|
| Debtor 1 | David | Joseph | Diaz |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Gloria | | Diaz |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| | | or the : <u>NORTHERN</u> District of | _ <u>ILLINOIS</u> (State) |
| Case Number (If known) | · | | |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

| Pa | Summarize Your Assets | |
|----|--|--------------------------------------|
| | | Your assets Value of what you own |
| 1. | Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$0 |
| | 1b. Copy line 62, Total personal property, from Schedule A/B | \$ 189,019 |
| | 1c. Copy line 63, Total of all property on Schedule A/B | \$ 189,019 |
| | | |
| Pa | Summarize Your Liabilities | |
| | | Your liabilities Amount you owe |
| 2. | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$108,596 |
| 3. | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | \$300 |
| | 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | <u>*19,115</u> |
| | | |
| Pa | Summarize Your Liabilities | |
| 4. | Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$3,659.87 |
| 5. | Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | \$2,714.00 |
| | | |

Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main Page 9 of 61 Document David Debtor 1 Joseph Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,516.86 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 300.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0.00

\$ 0.00

\$ 0.00

\$ 300.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

| Fill in this in | Caso 16 20771 formation to identify your case | and this filing | Filed 12/10/16 F g: | Intered 12/19/16 1 0 of 61 | L5:17:58 | Desc N | Main | |
|---------------------------|--|-----------------|--|-------------------------------|---|----------------|--------------------|-------------|
| Debtor 1 | David J | oseph | Diaz | | | | | |
| | First Name Mid | idle Name | Last Name | | | | | |
| Debtor 2 | Gloria | | Diaz | | | | | |
| (Spouse, if filing) | First Name Mid | idle Name | Last Name | | | | | |
| United States | Bankruptcy Court for the : <u>NORTH</u> | HERN District | of <u>ILLINOIS</u> | | | | | |
| Ones November | | | (State) | | | Пс | heck if th | is is an |
| Case Number (If known) | | | | | | ar | mended f | iling |
| | orm 106A/B e A/B: Property | | | | | | | 12/15 |
| Part 1: | ur name and case number (if ki Describe Each Residence, Buildir | nown). Answe | e is needed, attach a separate si er every question. her Real Esate You Own or Have a any residence, building, land, or | an Interest In | | | | |
| No. Yes. 8445 S Ke | Describe | | What is the property? Check all Single-family home | l that apply. | Do not deduct se the amount of an Creditors Who H | ny secured cla | aims on <i>Scl</i> | hedule D: |
| Street addre | ess, if available, or other description | | Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home | 3 | Current value o | of the | | alue of the |
| Chicago | IL | 60652 | Land | | c 159 | 9,000.00 | ¢ | 159,000.00 |
| City | State | ZIP Code | Investment property | | Ψ | <u></u> | Ψ | |
| | | | Timeshare | | Describe the na | ature of vo | ur owners | hin |
| County | | | Other | | interest (such a | - | | - |
| | | | Who has an interest in the pro | perty? Check one. | the entireties, o | or a life est | at), if knov | vn. |
| | | | Debtor 1 only | | | | | |
| | | | Debtor 2 only | | □ | | | |
| | | | Debtor 1 and Debtor 2 only | | Check if th | | munity pr | operty |
| | | | At least one of the debtors and | d another | (550 1100 00 | , | | |
| | | | Other information you wish to property identification number | • | s local | | | |

Official Form 106A/B Record # 723062 Schedule A/B: Property Page 1 of 7

\$159,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Debtor 1

Case 16-39771

Describe.....

Yes.

| _ | | |
|-------|------|-------|
| 11000 | ΝЛ | ain |
| Desc | IVI. | all |
| | | uii i |

0.00

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— Document Page 11 of 6 1 umber (if known) Doc 1 David Document First Name **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Describe..... Ford Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Explorer Model: Creditors Who Have Claims Secured by Property Debtor 2 only 1998 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 150,000 Approximate Mileage: At least one of the debtors and another 1,000.00 1,000.00 Other information: Check if this is community property (see instructions) Nissan Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Rogue Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2014 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 38,000 Approximate Mileage: At least one of the debtors and another 16,025.00 16,025.00 Other information: Check if this is community property (see instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 17,025.00 you have attached for Part 2. Write that number here----**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$4,000 4,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ٦No. Describe..... \$5,000 Flat screen TV, computer, printer, music collection, cell phone 5,000.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No

Case 16-39771

Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58

Desc Main

| Debtor 1 | David | Case 10-39/71 | DUCI | Plaz Diaz Diaz | Page 12 of 61 Page 12 of 61 | | |
|----------|------------|---------------|------|----------------------|-----------------------------|--|--|
| | First Name | Middle Name | | Last Name | Page 12 01 61 | | |

| 09. Equipment | t for sports and | hobbies | | | |
|--------------------------------|---------------------------------|---|-------|---|-----------------------------|
| | | nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments | | | |
| Yes. | Describe | Sports equipment | \$200 | \$ | 200.00 |
| 10. Firearms Examples: No. | Pistols, rifles, shot | guns, ammunition, and related equipment | | | |
| Yes. | Describe | | | \$ | 0.00 |
| | Everyday clothes, | furs, leather coats, designer wear, shoes, accessories | | | |
| Yes. | Describe | Everyday clothes | \$500 | \$ | 500.00 |
| Examples: gold, silver | Everyday jewelry, | costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, | | _ | |
| Yes. | Describe | Costume jewelry, Wedding Rings | \$500 | \$ | 500.00 |
| 13. Non-farm a Examples: No. | animals Dogs, cats, birds, l | horses | | | |
| Yes. | Describe | Pets | \$0 | \$ | 0.00 |
| No. | personal and he | ousehold items you did not already list, including any health aids you did not list | | 1 | |
| res. | Describe | | | \$ | 0.00 |
| | | of your entries from Part 3, including any entries for pages you have attached ber here> | | | \$10,200.00 |
| Part 4: | Describe Your Fir | nancial Assets | | | |
| Do you own or | r have any legal | or equitable interest in any of the following? | | Current value of portion you own Do not deduct secur or exemptions | ? |
| No. | | n your wallet, in your home, in a safe deposit box, and on hand when you file your petition | | | |
| Yes. | Describe of money | | | \$ | 0.00 |
| | | , or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, If you have multiple accounts with the same institution, list each. | | | |
| Yes. | Describe | Account Type: Institution name: Checking Account Chase Bank | | \$ | 2,794.00 2,794.00 |
| | | ublicly traded stocks | | Ψ | |
| Examples: | Dona runas, invest | ment accounts with brokerage firms, money market accounts | | | |
| Yes. | Describe | Institution or issuer name: | | \$ | 0.00 |
| 19. Non-public | cly traded stock | and interests in incorporated and unincorporated businesses, including an interest in | | | |
| Yes. | Describe | Name of Entity and Percent of Ownership: | | \$ | 0.00 |

Debtor 1

Case 16-39771 David

Doc 1

First Name

Middle Name

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| 20. | Governme | nt and corporat | e bonds and other negotiable and non-negotiable instruments | | |
|-----|--------------|-------------------------------------|--|---|------|
| | - | | le personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them. | | |
| | Yes. | Describe | Issuer name: | \$ | 0.00 |
| 21. | | or pension aco | counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans | <u> </u> | |
| | No. Yes. | Describe | Type of account and Institution name: | | |
| 22. | Security de | posits and pre | payments | \$ | 0.00 |
| | | | osits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications | | |
| | Yes. | Describe | Institution name or individual: | \$ | 0.00 |
| 23. | Annuities (| A contract for a | a periodic payment of money to you, either for life or for a number of years) | <u> </u> | |
| | Yes. | Describe | Issuer name and description: | ¢ | 0.00 |
| 24. | | | RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1). | \$ | 0.00 |
| | Yes. | Describe | Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): | | |
| 25. | | uitable or future | interests in property (other than anything listed in line 1), and rights or powers | \$ | 0.00 |
| | No. Yes. | Describe | | | |
| 26. | | | marks, trade secrets, and other intellectual property ames, websites, proceeds from royalties and licensing agreements | \$ | 0.00 |
| | No. Yes. | Describe | | | |
| 27. | | | other general intangibles exclusive licenses, cooperative association holdings, liquor licenses, professional licenses | \$ | 0.00 |
| | Yes. | Describe | | \$ | 0.00 |
| Moi | ney or propo | erty owed to yo | u? | Current value of t portion you own? Do not deduct secure or exemptions | |
| 28. | Tax refund | s owed to you | | | |
| | Yes. | Describe | | \$ | 0.00 |
| 29. | Family sup | - | sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement | · | |
| | No. | ast due of lump s | sum alimony, spousar support, crinic support, maintenance, divorce settlement, property settlement | | |
| | Yes. | Describe | | \$ | 0.00 |
| 30. | | unts someone d Unpaid wages, dis | owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, | | |
| | | | id loans you made to someone else | | |
| | Yes. | Describe | | \$ | 0.00 |
| | | | | | |

Case 16-39771 Entered 12/19/16 15:17:58 Page 14 of 61 humber (if known) Filed 12/19/16 Desc Main Doc 1 David Debtor 1 Document Last Name First Name Middle Name 31. Interest in insurance policies

| | Examples: | Health, disability, o | or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance | | |
|---|--|--|--|------------------|--------------------------|
| | No. | | Company Name & Beneficiary: | | |
| | Yes. | Describe | | | |
| 22 | Any interes | et in proporty th | at is due you from someone who has died | \$ | 0.00 |
| 32. | - | | living trust, expect proceeds from a life insurance policy, or are currently entitled to receive | | |
| | | cause someone ha | | | |
| | No. | | | | |
| | Yes. | Describe | | • | 0.00 |
| 33. | Claims aga | ainst third partie | es, whether or not you have filed a lawsuit or made a demand for payment | \$ | 0.00 |
| | _ | - | ment disputes, insurance claims, or rights to sue | | |
| | No. | | | | |
| | Yes. | Describe | | | |
| 24 | Other cent | innent and unli | | \$ | 0.00 |
| 34. | No. | ingent and unit | quidated claims of every nature, including counterclaims of the debtor and rights | | |
| | Yes. | Describe | | | |
| | 163. | Describe | | \$ | 0.00 |
| 35. | Any financ | ial assets you d | lid not already list | - | |
| | No. | | | | |
| | Yes. | Describe | | | |
| | | | | \$ | 0.00 |
| 36 | Add the do | llar value of all | of your entries from Part 4, including any entries for pages you have attached | | |
| | | | er here> | | \$2,794.00 |
| | | The that hamb | | | |
| | Part 5: | Describe Any Bus | iness-Related Property You Own or Have an Interest In. List any real estate in Part 1. | | |
| | | n or have any le | egal or equitable interest in any business-related property? | | |
| | No. | _ | | | |
| | | | | | |
| | Yes. | | | | |
| | Yes. | | | Current value of | the |
| | Yes. | | | portion you own | ? |
| | Yes. | | | portion you own' | ? |
| 38 | _ | receivable or co | mmissions you already earned | portion you own | ? |
| 38. | . Accounts i | receivable or co | mmissions you already earned | portion you own' | ? |
| 38. | _ | receivable or co | mmissions you already earned | portion you own' | ? |
| 38. | Accounts i | | mmissions you already earned | portion you own' | ? |
| | Accounts I No. Yes. | Describe | ngs, and supplies | portion you own' | ? red claims |
| | Accounts I No. Yes. Office equi | Describe | | portion you own' | ? red claims |
| | Accounts No. Yes. Office equi Examples: No. | Describe ipment, furnishi Business-related c | ngs, and supplies | portion you own' | ? red claims |
| | Accounts I No. Yes. Office equi | Describe | ngs, and supplies | portion you own' | ? red claims |
| 39. | Accounts I No. Yes. Office equi Examples: No. Yes. | Describe ipment, furnishi Business-related c Describe | ngs, and supplies | portion you own' | ? red claims 0.00 |
| 39. | Accounts I No. Yes. Office equi Examples: No. Yes. | Describe ipment, furnishi Business-related c Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices | portion you own' | ? red claims 0.00 |
| 39. | Accounts No. Yes. Office equi Examples: No. Yes. | Describe ipment, furnishi Business-related c Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices | portion you own' | 0.00 0.00 |
| 39. | No. Yes. Office equi Examples: No. Yes. Machinery. Yes. | Describe ipment, furnishi Business-related c Describe , fixtures, equip | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices | portion you own' | ? red claims 0.00 |
| 39. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. | Describe ipment, furnishi Business-related c Describe , fixtures, equip | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices | portion you own' | 0.00 0.00 |
| 39. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery: No. Yes. | Describe ipment, furnishi Business-related c Describe fixtures, equip Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices | portion you own' | 0.00 0.00 |
| 39. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. | Describe ipment, furnishi Business-related c Describe , fixtures, equip | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices | portion you own' | 9 red claims 0.00 0.00 |
| 39. 40. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes. | Describe ipment, furnishi Business-related c Describe fixtures, equip Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices | portion you own' | 0.00 0.00 |
| 39. 40. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes. | Describe ipment, furnishi Business-related c Describe fixtures, equip Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade | portion you own' | 9 red claims 0.00 0.00 |
| 39. 40. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery: No. Yes. Inventory Yes. | Describe ipment, furnishi Business-related c Describe fixtures, equip Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures | portion you own' | 0.00 0.00 |
| 39.40.41.42. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. | Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership: | portion you own' | 9 red claims 0.00 0.00 |
| 40.41.42. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. | Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures | portion you own' | 0.00 0.00 |
| 40.41.42. | Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. | Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships c Describe | ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership: | portion you own' | 0.00 0.00 |

Debtor 1 David Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main Page 15 of Stumber (if known)

| 44. Any business-related property you did not already list No. | |
|--|-----------------|
| Yes. Describe | \$0.00 |
| 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here> | \$ 0.00 |
| Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. | |
| 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? | |
| Yes. Describe | \$ 0.00 |
| 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. | |
| Yes. Describe | s 0.00 |
| 48. Crops—either growing or harvested No. | |
| Yes. Describe | \$0.00 |
| 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. | |
| Yes. Describe | \$0.00 |
| 50. Farm and fishing supplies, chemicals, and feed No. | |
| Yes. Describe | \$0.00 |
| 51. Any farm- and commercial fishing-related property you did not already list No. | |
| Yes. Describe | \$0 <u>.0</u> 0 |
| 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here | \$0.00 |
| Describe All Property You Own or Have an Interest in That You Did Not List Above | |
| 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. | |
| Yes. Describe | \$0.00 |
| 54. Add the dollar value of all of your entries from Part 7. Write that number here> | \$0.00 |

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Debtor 1 First Name

| Part 8: List the Totals of Each Part of this Form | | |
|---|--------------|---------------|
| 55. Part 1: Total real estate, line 2 | | \$ 159,000.00 |
| 56. Part 2: Total vehicles, line 5 | \$ 17,025.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$ 10,200.00 | |
| 58. Part 4: Total financial assets, line 36 | \$ 2,794.00 | |
| 59. Part 5: Total business-related property, line 45 | \$ 0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$ 0.00 | |
| 61. Part 7: Total other property not listed, line 54 | \$ 0.00 | |
| 62. Total personal property. Add lines 56 through 61 | \$ 30,019.00 | \$ 30,019.00 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$189,019.00 |

Official Form 106A/B Page 7 of 7 Record # 723062 Schedule A/B: Property

Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main

| Fill in this in | nformation to iden | ntify your case: | |
|---------------------|---------------------|--|-----------------|
| Debtor 1 | David | Joseph | Diaz |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Gloria | | Diaz |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court fo | or the : <u>NORTHERN</u> District of _ | <u>ILLINOIS</u> |
| Case Number | r | | (State) |
| (If known) | | | _ |

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

| | emptions are you claiming? Check | | ouse is filing with you. | |
|-------------------------|--|--------------------------------------|---|------------------------------------|
| You are clair | ming state and federal nonbankrupt | cy exemptions . 11 U.S.C. | § 522(b)(3) | |
| You are claim | ming federal exemptions. 11 U.S.C. | § 522(b)(2) | | |
| | | | | |
| 2. For any propert | y you list on Schedule A/B that yo | ou claim as exempt, fill in | the information below. | |
| • | on of the property and line on hat lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
| | | Copy the value from Schedule A/B | Check only one box for each exemption | |
| Brief description: | 8445 S Kenton Ave Chicago IL 60652 - Primary Residence | \$_159,000 | \$ _ 30,000 | 735 ILCS 5/12-901 - \$30,000.00 |
| Line from Schedule A/B: | 01 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | 1998 Ford Explorer with over 150,000 miles. | \$_1,000 | \$ 2,400 | 735 ILCS 5/12-1001(c) - \$2,400.00 |
| Line from Schedule A/B: | 03 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | 2014 Nissan Rogue with over 38,000 miles | \$ <u>16,025</u> | \$ _2,400 | 735 ILCS 5/12-1001(c) - \$2,400.00 |
| Line from Schedule A/B: | 03 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | Furniture, linens, small appliances, table & chairs, bedroom set | \$_4,000 | \$ 2,006 | 735 ILCS 5/12-1001(b) - \$2,006.00 |
| Line from Schedule A/B: | 06 | | 100% of fair market value, up to any applicable statutory limit | |
| | | | | |
| Official Form 106C | Record # 723062 | Schedule C: T | he Property You Claim as Exempt | Page 1 of 2 |

Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main

Page 18 of 61 Case Number (if known) Dogument Debtor 1 <u>David</u> Joseph Last Name First Name Middle Name

| Brief description of the property and line on Schedule A/B that lists this property | | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
|--|--|--------------------------------------|---|--------------------------------------|
| | | Copy the value from Schedule A/B | Check only one box for each exemption | |
| rief escription: | Flat screen TV, computer, printer, music collection, cell phone | \$_5,000 | \$ _ 3,000 | 735 ILCS 5/12-1001(b) - \$3,000.00 |
| ine from chedule A/B: | <u>07</u> | | 100% of fair market value, up to any applicable statutory limit | |
| rief escription: | Sports equipment | \$ <u>200</u> | | 735 ILCS 5/12-1001(b) - \$200.00 |
| ne from chedule A/B: | 09 | | 100% of fair market value, up to any applicable statutory limit | |
| ief escription: | Everyday clothes | \$_500 | \$ | 735 ILCS 5/12-1001(a),(e) - \$500.00 |
| ne from chedule A/B: | 11 | | 100% of fair market value, up to any applicable statutory limit | |
| ief escription: | Costume jewelry, Wedding Rings | \$ <u>500</u> | | 735 ILCS 5/12-1001(a),(e) - \$500.00 |
| ne from chedule A/B: | 12 | | 100% of fair market value, up to any applicable statutory limit | |
| ief scription: | Checking Account, Chase Bank, 2,794.00 | \$_2,794 | s | 735 ILCS 5/12-1001(b) - \$2,794.00 |
| ne from | 17 | | 100% of fair market value, up to | |
| e you claimin | ig a homestead exemption of more stment on 4/01/16 and every 3 year | | any applicable statutory limit | |
| Subject to adjust No. Yes. Did you | g a homestead exemption of more | rs after that for cases filed c | on or after the date of adjustment .) | |
| re you claimin Subject to adjust No. Yes. Did you | ng a homestead exemption of more stment on 4/01/16 and every 3 year | rs after that for cases filed c | on or after the date of adjustment .) | |

| | Caso 16 20771 | Doc 1 | Filod 12/10/16 | Entered 12/19/1 | 6 15:17:58 | Desc Main | |
|---------------------|--|--------------------|--|-------------------------------|------------------------------------|---|-------------------|
| Fill in this in | formation to identify your ca | ase: | | 9 of 61 | | | |
| Debtor 1 | David | Joseph | Diaz | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | Gloria | | Diaz | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States | Bankruptcy Court for the : <u>NOF</u> | RTHERN District | | | | | |
| Case Number | Γ | | (State) | | | Check if this | s is an |
| (If known) | | | | | | amended fil | ling |
| Official F | orm 106D | | | | | | |
| chedule | D: Creditors Who | Have Cla | ims Secured by I | Property | | | 12/15 |
| ıformation. If r | and accurate as possible. If more space is needed, copy es, write your name and case | the Additional Pa | ige, fill it out, number the e | | | ny | |
| | ditors have claims secured b | • | • | | | | |
| _ | neck this box and submit this f | | | ou have nothing else to repo | rt on this form. | | |
| | Il in all of the information below | | , | ou mare meaning election open | | | |
| | in an or the information below | vv. | | | | | |
| Part 1: | List All Secured Claims | | | | | | |
| 2. List all se | cured claims. If a creditor has | s more than one s | ecured claim, list the credito | or separately | Column A | Column A | Column C |
| | laim. If more than one credito | | · · · · · · · · · · · · · · · · · · · | ' ' | Amount of claim Do not deduct the | Value of collateral that supports this | Unsecured portion |
| As much a | as possible, list the claims in a | Ilphabetical order | according to the creditors na | ame. | value of collateral | claim | If any |
| 2.1 ALLY | Financial | Des | cribe the property that secur | es the claim: | \$ 18,606.00 | \$16,025.00 | \$ 0 |
| Creditor's | | 201 | 4 Nissan Rogue with over 3 | 8,000 miles | | | |
| 200 Rei Number | naissance Ctr Street | _ | | | | | |
| Number | Street | | of the data you file the eleim | in. Check all that apply | | | |
| | | | of the date you file, the claim Contingent | is: Check all that apply. | | | |
| Detroit | MI 482 | 243 <u> </u> | Jnliquidated | | | | |
| City | State Zip | Code | Disputed | | | | |
| _ | s the debt? Check one. | Nat | ure of Lien. Check all that appl | ly. | | | |
| Debtor Debtor | • | _ | An agreement you made (such a | as mortgage or secured | | | |
| = | 1 and Debtor 2 only | _ | car loan) Statutory lien (such as tax lien, n | nechanic's lien) | | | |
| = | one of the debtors and another | = | Judgment lien from a lawsuit | , | | | |
| Пакты | Make a delen meleken kana | | Other (including a right to offset) | | | | |
| | if this claim relates to a unity debt | | | | | | |
| Date Debt | was incurred2016-04-16 | Ĝ Las | t 4 digits of account number | 3360 | | | |
| City of 0 | Chicago Dept of Water | Des | cribe the property that secur | res the claim: | \$ <u>811.56</u> | <u>\$ 156,199.00</u> | \$ |
| Creditor's | _{Name} LaSalle St | | 5 S Kenton Ave Chicago IL | 60652 - Primary | | | |
| Number | Street | Res | idence | | | | |
| Room 1 | 07 | As | of the date you file, the claim | is: Check all that apply. | | | |
| Oh: | | | Contingent | , | | | |
| Chicago | State Zip | | Jnliquidated | | | | |
| | | Ľ! | Disputed | | | | |
| | the debt? Check one. | _ | ure of Lien. Check all that appl | | | | |
| Debtor | • | _ | An agreement you made (such a car loan) | as mortgage or secured | | | |
| = | 1 and Debtor 2 only | _ | Statutory lien (such as tax lien, n | nechanic's lien) | | | |
| At least | one of the debtors and another | | Judgment lien from a lawsuit | | | | |
| Check | if this claim relates to a | | Other (including a right to offset) | | | | |
| | unity debt | | | | | | |
| Date Debt | was incurred | Las | t 4 digits of account number | | | | |
| Add the d | lollar value of your entries in | Column A on th | is page. Write that number | here: | \$ <u>19,417.56</u> | | |

Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main Case 16-39771 Page 20 of 61 **Document** David Joseph Debtor 1

|] Wells Fargo HM Mortga | g | Describe the property that secures the claim: | \$ 89,178.00 | \$ 159,000.00 | \$_0.00 |
|--|----------------|--|--------------|----------------------|---------|
| Creditor's Name 8480 Stagecoach Cir | | 8445 S Kenton Ave Chicago IL 60652 - Primary | | | |
| Number Street | | Residence | | | |
| | | As of the date you file, the claim is: Check all that apply. | | | |
| Frederick | MD 21701 | ☐Contingent ☐Unliquidated | | | |
| City | State Zip Code | Disputed | | | |
| Who owes the debt? Check | one. | Nature of Lien. Check all that apply. | | | |
| Debtor 1 only | | An agreement you made (such as mortgage or secured | | | |
| Debtor 2 only | | car loan) | | | |
| Debtor 1 and Debtor 2 only | y | Statutory lien (such as tax lien, mechanic's lien) | | | |
| At least one of the debtors | and another | Judgment lien from a lawsuit | | | |
| Check if this claim relat | es to a | Other (including a right to offset) | | | |
| Date Debt was incurred | 2002-2016 | Last 4 digits of account number6817 | | | |

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>108,595.56</u>

| Fill in this in | Caso 16 | | c 1 | Entered 12/19/1 1 of 61 | 6 15:17:58 | Desc Mair | າ |
|--|---|---|--|---|---|---------------|----------------------------|
| | | | | | | | |
| Debtor 1 | David | Joseph | Diaz | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | Gloria | | Diaz | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States | Bankruptcy Court for | the : <u>NORTHERN</u> | District of <u>ILLINOIS</u> | | | | |
| Case Number | r | | (State) | | | Check | if this is an |
| (If known) | · | | | | | amend | ed filing |
| Official F | orm 106E/ | E | | | | | - |
| Jiliciai i | OIIII TOOL/I | <u>L</u> | | | | | 40/45 |
| <u>Schedule</u> | E/F: Credit | <u>ors Who Hav</u> | <u>re Unsecured Claims</u> | | | | 12/15 |
| A/B: Property (creditors with p needed, copy th op of any addi | Official Form 106A partially secured ci he Part you need, tional pages, write List All of Your PRIG | /B) and on Schedule laims that are listed fill it out, number the your name and case DRITY Unsecured Claim | | expired Leases (Official Form ve Claims Secured by Prope | m 106G). Do not incle erty. If more space is | ude any | _ |
| 1. Do any cre | ditors have priorit | y unsecured claims | against you? | | | | |
| No. Go | to Part 2. | | | | | | |
| Yes. | | | | | | | |
| unsecured (For an exp | claims, fill out the 0 olanation of each ty ority Debt | Continuation Page of | claims in alphabetical order according Part 1. If more than one creditor hot nstructions for this form in the instructions for this form in the instructions for this form in the instruction. Last 4 digits of account number When was the debt incurred? | olds a particular claim, list the uction booklet.) | | | Nonpriority amount \$ 0.00 |
| Number | Street | | | | | | |
| | | | As of the date you file, the claim | is: Check all that apply | | | |
| | | | Contingent | ioi oncon un unut appriy. | | | |
| Philade | Iphia | PA 19101 | Unliquidated | | | | |
| City Who owes | s the debt? Check or | State Zip Code | Disputed | | | | |
| Debtor | | | _ | | | | |
| Debtor | 2 only | | Type of PRIORITY unsecured cla | aim: | | | |
| Debtor | 1 and Debtor 2 only | | Domestic support obligations | | | | |
| At least | one of the debtors ar | nd another | Taxes and certain other debts ye | ou owe the government | | | |
| _ | if this claim relates | to a | П | | | | |
| | unity debt m subject to offest? | • | Claims for death or personal inju | ıry while you were | | | |
| No | in subject to onest. | | intoxicated | | | | |
| Yes | | | Other. Specify | | | | |
| Part 2: | List All of Your NON | IPRIORITY Unsecured | l Claims | | | | |
| 3 Do any cro | ditors have nonne | ority unsecured clai | ime against you? | | | | |
| | - | - | inis against you? | r other schedules. | | | |
| Yes. | | | | | | | |
| nonpriority included in | unsecured claim, li Part 1. If more that | st the creditor separa n one creditor holds a | ne alphabetical order of the credit ately for each claim. For each claim a particular claim, list the other cred | listed, identify what type of c | laim it is. Do not list c | laims already | |
| ciaims iii 0 | ut the Continuation | raye oi Part 2. | | | | | Total claim |

| Debtor 1 David Joseph | Page 22 of 61 Case Number (if known) | |
|---|---|------------------|
| First Name Middle Name | Last Name | |
| 4.1 AT T | Last 4 digits of account number 6733 | \$ <u>114.00</u> |
| Creditor's Name | When was the debt incurred? 2013-2013 | |
| Po Box 3097 | When was the debt incurred? 2013-2013 | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| Bloomington IL 61702 | Unliquidated | |
| City State Zip Code Who owes the debt? Check one. | Disputed | |
| _ | | |
| Debtor 1 only | - (1001)-1001-17/ | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt Is the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts | |
| No | Collecting for Craditor | |
| Yes | Other. Specify Collecting for Creditor | |
| 4.2 ATG Credit | Last 4 digits of account number 2085 | \$ 20.00 |
| Creditor's Name | Last 4 digits of association manners | * |
| 1700 W Cortland St Ste 2 | When was the debt incurred? 2015-2016 | |
| Number Street | | |
| | As of the date you file the plain is. Check all that apply | |
| | As of the date you file, the claim is: Check all that apply. | |
| Chicago IL 60622 | Contingent | |
| City State Zip Code | Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | | |
| No | Other. Specify Medical Debt | |
| Yes | | |
| 4.3 Chase MTG | Last 4 digits of account number 6463 | \$ <u>0.00</u> |
| Creditor's Name | When was the debt incurred? 2002-2006 | |
| Po Box 24696 | when was the debt incurred? | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| Output to a City 40004 | Contingent | |
| Columbus OH 43224 | Unliquidated | |
| City State Zip Code Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | - | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | | |
| No | Other. Specify | |
| Yes | | |

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| | Devid to seek | Document Page 23 of 61 Page 23 of 61 | |
|----------|--|---|------------------|
| Debtor | First Name Middle Name | Last Name | |
| Don | | | |
| LEL | Your NONPRIORITY Unsecured Claims - C | ontinuation raye | |
| After li | sting any entries on this page, number them b | eginning with 4.4, followed by 4.5, and so forth. | Total Claim |
| 4.4 | COMENITY BANK/Carsons | Last 4 digits of account number NULL | \$ 599.00 |
| | Creditor's Name | 2045 2040 | |
| | 3100 Easton Square PI | When was the debt incurred? 2015-2016 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | 0.1.1.0040 | Contingent | |
| | Columbus OH 43219 | Unliquidated | |
| ٧ | City State Zip Code Who owes the debt? Check one. | Disputed | |
| ſ | Debtor 1 only | | |
| Ī | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Ī | Debtor 1 and Debtor 2 only | Student loans | |
| Ī | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| Ī | Check if this claim relates to a | that you did not report as priority claims | |
| • | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| l | s the claim subject to offest? | | |
| ļ | No | Other. Specify Credit Card or Credit Use | |
| 4.5 | Yes Commonwealth Edison | Look & divite of account number | \$ 663.26 |
| 4.5 | Creditor's Name | Last 4 digits of account number | <u> </u> |
| | 3 Lincoln Center 4th Floor | When was the debt incurred? | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Oakbrook Terrace IL 60181 | Unliquidated | |
| | City State Zip Code Who owes the debt? Check one. | ☐ Disputed | |
| ľ | - | | |
| , | Debtor 1 only | T (NONDRICTITY | |
| L [| Debtor 2 only Debtor 1 and Debtor 2 only | Type of NONPRIORITY unsecured claim: Student loans | |
| Ļ | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| L [| = | that you did not report as priority claims | |
| L | Check if this claim relates to a community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| I | s the claim subject to offest? | | |
| | No | Other. Specify Utility Bills/Cellular Service | |
| | Yes | | |
| 4.6 | Convergent Outsourcing | Last 4 digits of account number | \$ <u>229.00</u> |
| | Creditor's Name 800 SW 39th St. | When was the debt incurred? | |
| | Number Street | When was the dest incurred: | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | Renton WA 98057 | Contingent | |
| | City State Zip Code | Unliquidated | |
| V | Who owes the debt? Check one. | Disputed | |
| [| Debtor 1 only | | |
| [| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| <u>[</u> | Debtor 1 and Debtor 2 only | Student loans | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | |
| [| Check if this claim relates to a | that you did not report as priority claims | |

community debt

No

Is the claim subject to offest?

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ___ Credit Extended to Debtor(s)

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| Debtor 1 | David Joseph | <u> </u> | uge 24 of 61 Case Number (if known) | |
|-----------|--|---|--|---------------------|
| | First Name Middle Name | Last Name | | |
| Part | Your NONPRIORITY Unsecured Claims - Co | ntinuation Page | | |
| After lis | sting any entries on this page, number them be | ginning with 4.4, followed by 4.5, and | I so forth. | Total Claim |
| 4.7 | GM Financial | Last 4 digits of account number | 2344 | \$ 13,945.00 |
| | Creditor's Name | When the debt because 40 | 2015-12-18 | |
| | Po Box 181145 Number Street | When was the debt incurred? | | |
| | Number Sueet | | | |
| | | As of the date you file, the claim is: | Check all that apply. | |
| | Arlington TX 76096 | Contingent Unliquidated | | |
| | City State Zip Code | Disputed | | |
| W | /ho owes the debt? Check one. | Disputed | | |
| - | Debtor 1 only | | | |
| - | Debtor 2 only | Type of NONPRIORITY unsecured cl | aim: | |
| F | Debtor 1 and Debtor 2 only At least one of the debtors and another | Obligations arising out of a separatio | n agreement or divorce | |
| F | = | that you did not report as priority clair | _ | |
| L | Check if this claim relates to a community debt | Debts to pension or profit-sharing pla | | |
| Is | the claim subject to offest? | | , | |
| | No | Other. Specify | | |
| | Yes The state of Paragraph of P | | | 0.400.07 |
| 4.8 | Illinois Department of Revenue | Last 4 digits of account number | | \$ <u>2,166.37</u> |
| | Creditor's Name PO Box 64338 | When was the debt incurred? | 2011 | |
| | Number Street | | | |
| | | As of the date you file, the claim is: | Check all that apply | |
| | | Contingent | спеск ан шагарру. | |
| | Chicago IL 60664-0338 | Unliquidated | | |
| | City State Zip Code | Disputed | | |
| v. | /ho owes the debt? Check one. | Бюрака | | |
| F | Debtor 1 only | T (NONDRIODITY | | |
| F | Debtor 2 only Debtor 1 and Debtor 2 only | Type of NONPRIORITY unsecured cl | aim: | |
| F | At least one of the debtors and another | Obligations arising out of a separatio | n agreement or divorce | |
| F | Check if this claim relates to a | that you did not report as priority clair | | |
| ᆫ | community debt | Debts to pension or profit-sharing pla | | |
| Is | the claim subject to offest? | | | |
| | No | Other. SpecifyTaxes - Federal, | State or Local | |
| | | Land dell'olde and a construction of the | | \$ 64.50 |
| 4.9 | Creditor's Name | Last 4 digits of account number | | 3 _0+.30 |
| | 2700 Ogden Ave. | When was the debt incurred? | | |
| | Number Street | | | |
| | | As of the date you file, the claim is: | Check all that apply. | |
| | | Contingent | | |
| | Downers Grove IL 60515-1703 | Unliquidated | | |
| W | City State Zip Code Vho owes the debt? Check one. | Disputed | | |
| Γ | Debtor 1 only | _ | | |
| Ť | Debtor 2 only | Type of NONPRIORITY unsecured cl | aim: | |
| Ī | Debtor 1 and Debtor 2 only | Student loans | | |
| Ī | At least one of the debtors and another | Obligations arising out of a separatio | n agreement or divorce | |
| Ī | Check if this claim relates to a | that you did not report as priority claim | ms | |
| _ | community debt | Debts to pension or profit-sharing pla | ns, and other similar debts | |

Is the claim subject to offest?

No

Yes

Other. Specify Fines

Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main Case 16-39771 Page 25 of 61 Case Number (if known) Document David Joseph Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Kohls/Capone \$ 442.00 Last 4 digits of account number _ Creditor's Name 2015-2016 N56 W 17000 Ridgewood Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls 53051 W/I Unliquidated Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Kohls/Capone NULL \$ 512.00 Last 4 digits of account number 4.11 Creditor's Name 2015-2016 N56 W 17000 Ridgewood Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 53051 Menomonee Falls WI Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Peoples Gas \$ 359.87 4.12 Last 4 digits of account number Creditor's Name 200 E. Randolph Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60601 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Type of NONPRIORITY unsecured claim:

Student loans

Debtor 2 only

Official Form 106E/F

Debtor 1 and Debtor 2 only

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| otor 1 David | Joseph Ligcument Page 26 of 61 Case Number (if known) | |
|---|---|----------------|
| First Name | Middle Name Last Name | |
| Part 2: Your NONPRIORITY Unsec | cured Claims - Continuation Page | |
| er listing any entries on this page, r | number them beginning with 4.4, followed by 4.5, and so forth. | Total Claim |
| gy eee e ae page, . | | |
| Reliant Energy | Last 4 digits of account number <u>9838</u> | \$ <u>0.00</u> |
| Creditor's Name | When was the debt incurred? 2014-2014 | |
| 800 Sw 39Th St | When was the debt incurred? 2014-2014 | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| Renton WA | Contingent | |
| | te Zip Code Unliquidated | |
| Who owes the debt? Check one. | Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and and | other Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | Callesting for Creditor | |
| Yes | Other. Specify Collecting for Creditor | |
| Syncb/JCP | Last 4 digits of account number NULL | \$ 0.00 |
| Creditor's Name | _ | |
| Po Box 965007 | When was the debt incurred? 2006-2013 | |
| Number Street | | |
| | As of the date you file, the claim is: Check all that apply. | |
| | Contingent | |
| Orlando FL | 32896 Unliquidated | |
| City Stat Who owes the debt? Check one. | ze Zip Code Disputed | |
| Debtor 1 only | | |
| Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| Debtor 1 and Debtor 2 only | Student loans | |
| At least one of the debtors and and | other Obligations arising out of a separation agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority claims | |
| community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| Is the claim subject to offest? | <u>_</u> | |
| No No | Other. Specify Credit Card or Credit Use | |
| Yes | | |
| Part 3: List Others to Be Notified | d for a Debt That You Already Listed | |
| Hea this nage only if you have others | to be notified about your hankruptoy for a debt that you already listed in Parts 1 or 2. For | |
| | s to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For ing to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or | |

Schedule E/F: Creditors Who Have Unsecured Claims

2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Document David Joseph Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

| | | | Total claim |
|-----------------------------|---|------------|------------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. | \$0.00 |
| | 6b. Taxes and Certain other debts you owe the government | 6b. | \$300.00 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$0.00 |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$0.00 |
| | 6e. Total. Add lines 6a through 6d. | 6e. | \$ |
| | | | |
| | | | Total claim |
| Total claims from Part 2 | 6f. Student loans | 6f. | Total claim 0.00 |
| | 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6f. 6g. | |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority | | \$0.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other | 6g. | \$ |

| | | Caso 16 | | Filad 12/10/16 | | 2/19/16 15:17:58 | Desc Main | |
|------|------------------------|----------------------|--|------------------------------|-----------------------|---------------------------------|---------------------|------|
| Fi | ll in this in | ormation to iden | tify your case: | | 8 of | 61 | | |
| D | ebtor 1 | David | Joseph | Diaz | | | | |
| D | ebtor 2 | First Name Gloria | Middle Name | Last Name Diaz | | | | |
| | pouse, if filing) | First Name | Middle Name | Last Name | | | | |
| U | nited States | Bankruptcy Court fo | r the : <u>NORTHERN</u> District of _ | <u>ILLINOIS</u> _ | | | | |
| С | ase Number | | | (State) | | | Check if this is ar | า |
| | f known) | | | | | | amended filing | |
| Off | icial Fo | orm 106G | | | | | | |
| Scł | nedule | G: Execut | ory Contracts and | Unexpired Lea | ses | | | 12/1 |
| | | | possible. If two married people eded, copy the additional page | | | | | |
| | | · | e and case number (if known). | | | | | |
| 1. L | _ | - | contracts or unexpired leases? | | | a ta mamant an thia fanna | | |
| | _ | | submit this form to the court with mation below even if the contract | | | | | |
| | → res. riii | in all of the inion | nation below even it the contrac | is or leases are listed in | Scriedule A/B. Prop | eny (Onicial Form 100A/B) | | |
| 2. L | ist separat | ely each person | or company with whom you ha | ive the contract or lease | . Then state what e | ach contract or lease is for (I | for | |
| | xample, reinexpired le | | cell phone). See the instruction | ns for this form in the inst | ruction booklet for m | ore examples of executory co | ontracts and | |
| u | iriexpireu ie | a3C3. | | | | | | |
| | Person or | company with wi | hom you have the contract or I | ease | St | ate what the contract or lease | e is for | |
| 2.1 | | | | | | | | |
| | Name | | | | | | | |
| | Number | Street | | | _ | | | |
| | | | | | _ | | | |
| | City | | State Zip | Code | | | | |
| 2.2 | | | | | _ | | | |
| | Name | | | | | | | |
| | Number | Street | | | _ | | | |
| | City | | State Zip | Code | - | | | |
| 2.2 | 1 | | | | | | | |
| 2.3 | Name | | | | _ | | | |
| | | | | | _ | | | |
| | Number | Street | | | | | | |
| | City | | State Zip | Code | - | | | |
| | 1 | | | | | | | |
| 2.4 | l | | | | _ | | | |
| | Name | | | | _ | | | |
| | Number | Street | | | | | | |
| | City | | State Zip | Code | _ | | | |
| 2.5 | | | | | | | | |
| | Name | | | | - | | | |
| | | | | | _ | | | |
| | Number | Street | | | | | | |

State Zip Code

City

Official Form 106G

Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main

| Fill in this inf | formation to ider | ntify your case: | |
|---------------------|---------------------|--------------------------------------|-----------|
| Debtor 1 | David | Joseph | Diaz |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Gloria | | Diaz |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court fo | or the : <u>NORTHERN</u> District of | ILLINOIS |
| | | | (State) |
| Case Number | · | | _ |
| (If known) | | | |

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

| 1. D | o you have any codebtors? (If you are | filing a joint case, do not list eit | her spouse as a codebtor.) | |
|-------------|---|--------------------------------------|-------------------------------|---|
| | No. | | | |
| | Yes | | | |
| | ithin the last 8 years, have you lived it | | | · · |
| A | krizona, California, Idaho, Lousiiana, Nev — | vada, New Mexico, Puerto Rico | , Texas, Washington, and Wi | sconsin.) |
| | No. Go to line 3. | | | |
| | Yes. Did your spouse, former spouse | e, or legal equivalent live with y | ou at the time? | |
| | No Yes. Inwhich community state of | or territory did you live? | . Fill in the na | me and current address of that person. |
| | | , , | | · |
| | Name of your spouse, former spouse or leg | al equivalent | | |
| | Number Street | | | |
| | Oit. | 04-4- | 7:- O-d- | |
| ર In | City Column 1, list all of your codebtors. I | State | Zip Code | s filing with you. List the person |
| | hown in line 2 again as a codebtor onl | | | |
| | chedule D (Official Form 106D), Sched | , | , or Schedule G (Official For | m 106G). Use Schedule D, |
| 3 | chedule E/F, or Schedule G to fill out (| Joiumn 2. | | |
| | Column 1: Your codebtor | | | Column 2: The creditor to whom you owe the debt |
| | | | | Check all schedules that apply: |
| 3.1 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| | City | State | Zip Code | |
| 3.2 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| | City | State | Zip Code | |
| 3.3 | | | | Schedule D, line |
| | Name | | | Schedule E/F, line |
| | Number Street | | | Schedule G, line |
| | City | State | Zip Code | |

Official Form 106H Record # 723062 Schedule H: Your Codebtors Page 1 of 1

| Debtor 1 | David | Joseph | Diaz |
|-------------------------------------|------------|-------------------------------------|-------------|
| | First Name | Middle Name | Last Name |
| Debtor 2 | Gloria | | Diaz |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Case Numbe (If known) | . , | or the : <u>NORTHERN DISTRICT C</u> | PF ILLINOIS |

| | ck if this is: |
|---|---|
| Ш | An amended filing |
| | A supplement showing post-petition |
| | chapter 13 income as of the following date: |
| | |
| | MM / DD / YYYY |

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pa | rt 1: Describe Employment | | | | | | | |
|----|--|--------------------------|-------------------------|--------------|-----------------------------------|--|--|--|
| 1. | Fill in your employment nformation | | Debtor 1 | | Debtor 2 or non-filing spouse | | | |
| | If you have more than one job, attach a separate page with information about additional employers. | Employment status | X Employed Not employed | | X Employed Not employed | | | |
| | Include part-time, seasonal, or self-employed work. | Occupation | Machine Operator | | Operatons Clerk | | | |
| | Occupation may Include student or homemaker, if it applies. | Employers name | Bartec Orb Inc. | | 5/3rd | | | |
| | | Employers address | 4724 S. Christiana | ı Ave. | 8445 S Kenton Ave | | | |
| | | | Chicago, IL 60632 | | Chicago, IL 60652 | | | |
| | | | | | | | | |
| | | How long employed there? | 5 years | | 2.5 years | | | |
| Pa | rt 2: Give Details About Monthly | | | | | | | |
| | Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. | | | | | | | |
| | | | | For Debtor 1 | For Debtor 2 or non-filing spouse | | | |
| 2. | List monthly gross wages, salary deductions). If not paid monthly, c | | • | \$3,125.33 | \$2,285.57 | | | |
| 3. | Estimate and list monthly overting | ne pay. | | \$0.00 | \$0.00 | | | |
| 4. | Calculate gross income. Add line | 2 + line 3. | | \$3,125.33 | \$2,285.57 | | | |

 Official Form 106I
 Record # 723062
 Schedule I: Your Income
 Page 1 of 2

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Document David Joseph Case Number (if known) Debtor 1 First Name

| | | First Name Middle Name L | ast Name | | | |
|--------------------|------------------------------|--|--|-------------------------|-----------------|------------------------------------|
| | | | | For Debtor 1 | | or Debtor 2 or on-filing spouse |
| С | ору | line 4 here | 4. | \$3,125.33 | | \$2,285.57 |
| 5. List | all | payroll deductions: | | | | |
| 5 | a. T | ax, Medicare, and Social Security deductions | 5a. | \$833.52 | | \$505.87 |
| 51 | b. N | landatory contributions for retirement plans | 5b. | \$0.00 | | \$0.00 |
| 50 | c. V | oluntary contributions for retirement plans | 5c. | \$0.00 | | \$0.00 |
| 50 | d. R | lequired repayments of retirement fund loans | 5d. | \$0.00 | | \$0.00 |
| 5 | e. Ir | nsurance | 5e. | \$91.17 | | \$246.50 |
| 51 | f. D | omestic support obligations | 5f. | \$0.00 | | \$0.00 |
| 5 | g. U | Inion dues | 5g. | \$0.00 | | \$0.00 |
| 51 | h. C | Other deductions. Specify: Life Insurance(D1), Life Insuran | <u>ce(D2),</u> 5h. | \$51.39 | | \$22.58 |
| 6. Add | the | payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f | f + 5g +5h. 6. | \$976.08 | | \$774.95 |
| 7. Calc | ulat | te total monthly take-home pay. Subtract line 6 from line | 4. 7. | \$2,149.25 | lΓ | \$1,510.62 |
| 8. List | all d | other income regularly received: | | . , | | |
| 8 | a. | Net income from rental property and from operating a | ousiness, | | | |
| | | profession, or farm | | | | |
| | | Attach a statement for each property and business showing receipts, ordinary and necessary business expenses, and | | | | |
| | | monthly net income. | 8a. | \$0.00 | | \$0.00 |
| 81 | b. | Interest and dividends | 8b. | \$0.00 | | \$0.00 |
| 80 | С. | Family support payments that you, a non-filing spouse dependent regularly receive | e, or a 8c. | \$ 0.00 | | \$ 0.00 |
| | | Include alimony, spousal support, child support, maintena | ance, divorce | | | |
| | | settlement, and property settlement. | | | | |
| 80 | d. | Unemployment compensation | 8d. | \$0.00 | | \$0.00 |
| 80 | е. | Social Security | 8e. | \$0.00 | | \$0.00 |
| 81 | f. | Other government assistance that you regularly receiv | e 8f. | \$0.00 | | \$0.00 |
| | | Include cash assistance and the value (if known) of any n | ion-cash | | | |
| | | assistance that you receive, such as food stamps (benefit Supplemental Nutrition Assistance Program) or housing supplemental Specify: | subsidies. | | | |
| 8 | g. | Pension or retirement income | 8g. | \$0.00 | | \$0.00 |
| 81 | h. | Other monthly income. Specify: | 8h. | \$0.00 | | \$0.00 |
| 9. A | dd | all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8 | 8g + 8h. 9. | \$0.00 | | \$0.00 |
| | | ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing | 10. g spouse. | \$2,149.25 | + | \$1,510.62 |
| In of D S | iclui ther o ni pec | e all other regular contributions to the expenses that you de contributions from an unmarried partner, members of your friends or relatives. In the contributions from an unmarried partner, members of your friends or relatives. In the contributions from an unmarried partner, members of your friends or relatives. | our household, your dependence of the second | e to pay expenses liste | d in <i>Sch</i> | edule J. |
| W | /rite | that amount on the Summary of Schedules and Statistical | al Summary of Certain Liabili | • | | ies |
| _ | χÌ۱ | ou expect an increase or decrease within the year after you. | you lile this form? | | | |

Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Document Page 32 of 61 Fill in this information to identify your case: David Joseph Diaz Check if this is: First Name Middle Name Last Name An amended filing Gloria Diaz A supplement showing post-petition chapter 13 (Spouse, if filing) First Name Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 **Describe Your Household**

Debtor 1

Debtor 2

(If known)

the applicable date.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? X No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for Х No Debtor 2. each dependent..... es/ Do not state the dependents' names Χ No Χ No Yes Χ No Yes Х No Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses The rental or home ownership expenses for your residence. Include first mortgage payments and \$800.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 4a. \$0.00 Property, homeowner's, or renter's insurance \$40.00 Home maintenance, repair, and upkeep expenses 4c. \$0.00 Homeowner's association or condominium dues 4d.

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David Joseph

Middle Name

Debtor 1

First Name

Last Name

Page 33 of 61 Case Number (if known) _

Page 2 of 3

| | | | Your expense | es |
|-----|---|------|--------------|----------|
| 5. | Additional Mortgage payments for your residence, such as home equity loans | 5. | | \$0.00 |
| 6. | Utilities: | | | |
| | 6a. Electricity, heat, natural gas | 6a. | | \$240.00 |
| | 6b. Water, sewer, garbage collection | 6b. | | \$100.00 |
| | 6c. Telephone, cell phone, internet, satellite, and cable service | 6c. | | \$540.00 |
| | 6d. Other. Specify: | 6d. | \$ | 0.00 |
| 7. | Food and housekeeping supplies | 7. | | \$430.00 |
| 8. | Childcare and children's education costs | 8. | | \$0.00 |
| 9. | Clothing, laundry, and dry cleaning | 9. | | \$49.00 |
| 10. | Personal care products and services | 10. | | \$39.00 |
| 11. | Medical and dental expenses | 11. | | \$90.00 |
| 12. | Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | | \$226.00 |
| 13. | Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | | \$20.00 |
| 14. | Charitable contributions and religious donations | 14. | | \$40.00 |
| 15. | Insurance. | | | |
| | Do not include insurance deducted from your pay or included in lines 4 or 20. | | | |
| | 15a. Life insurance | 15a. | | \$0.00 |
| | 15b. Health insurance | 15b. | | \$0.00 |
| | 15c. Vehicle insurance | 15c. | | \$100.00 |
| | 15d. Other insurance. Specify: | 15d. | | \$0.00 |
| 16. | Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. | | | |
| | Specify: | 16. | | \$0.00 |
| 17. | Installment or lease payments: | | | |
| | 17a. Car payments for Vehicle 1 | 17a. | | \$0.00 |
| | 17b. Car payments for Vehicle 2 | 17b. | | \$0.00 |
| | 17c. Other. Specify: | 17c. | | \$0.00 |
| | 17d. Other. Specify: | 17d. | | \$0.00 |
| 18. | Your payments of alimony, maintenance, and support that you did not report as deducted | | | |
| | from your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18. | | \$0.00 |
| 19. | Other payments you make to support others who do not live with you. | | | |
| | Specify: | 19. | | \$0.00 |
| 20. | Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | | |
| | 20a. Mortgages on other property | 20a. | | \$ 0.00 |
| | 20b. Real estate taxes | 20b. | \$ | 0.00 |
| | 20c. Property, homeowner's, or renter's insurance | 20c. | \$ | 0.00 |
| | 20d. Maintenance, repair, and upkeep expenses | 20d. | \$ | 0.00 |
| | | 20e. | \$ | 0.00 |

Official Form 106J Record # 723062 Schedule J: Your Expenses Case 16-39771 Doc 1 Filed 12/19/16 Entered 12/19/16 15:17:58 Desc Main Document Page 34 of 61

David Joseph Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$2,714.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,659.87 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,714.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$945.87 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

 Official Form 106J
 Record #
 723062
 Schedule J: Your Expenses
 Page 3 of 3

| Fill in this in | formation to ider | ntify your case: | |
|---------------------------|-------------------|--------------------------------------|----------------------|
| Debtor 1 | David | Joseph | Diaz |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Gloria | | Diaz |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Case Number | | or the : <u>NORTHERN</u> District of | ILLINOIS_ (State) |
| (If known) | | | |

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | |
|--|---|
| id you pay or agree to pay someone who is NC | DT an attorney to help you fill out bankruptcy forms? |
| No | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | |
| | |
| | |
| | |
| nder penalty of perjury, I declare that I have re orrect. | ead the summary and schedules filed with this declaration and that they are true and |
| | ad the summary and schedules filed with this declaration and that they are true and |
| | ad the summary and schedules filed with this declaration and that they are true and /s/ Gloria Diaz |
| orrect. | |
| /s/ David Joseph Diaz, Sr. | ★ /s/ Gloria Diaz |

| Fill in this information to identify your case: | | | | | | | |
|--|------------|-------------|-----------|--|--|--|--|
| Debtor 1 | David | Joseph | Diaz | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | Gloria | | Diaz | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) | | | | | | | |
| Case Number (State) | | | | | | | |

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Hullik | number (ii known). Answer every question. | | | | | | | | |
|---|---|-------------------------------|-------------|-------------------------------|--|--|--|--|--|
| Give Details About Your Marital Status and Where You Lived Before | | | | | | | | | |
| 01. What is your current marital status? | | | | | | | | | |
| | Married | | | | | | | | |
| | Not married | | | | | | | | |
| | Liver married | | | | | | | | |
| 02 | Ouring the last 3 years, have you lived anywhere other that | n where you live now | ? | | | | | | |
| | No. Yes. List all of the places you lived in the last 3 years. Do | , not include where we | . live now | | | | | | |
| | | Thot include where yo | a live now. | | | | | | |
| | Debtor 1 | Dates Debtor 1 lived there | Debtor 2: | Dates Debtor 2 lived there | | | | | |
| | Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. | | | | | | | | |
| | Yes. Make sure you fill out Schedule H: Your Codebtors (| Official Form 106H). | | | | | | | |
| | | | | | | | | | |
| Pa | Explain the Sources of Your Income | | | | | | | | |
| | | | | | | | | | |
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Debtor 1 David Joseph Diaz Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$33,710 \$23,413 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$40,138 \$28,951 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$40,000 est. Wages, commissions. \$29,000 est. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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David Joseph Diaz Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments **ALLY Financial 200 Renaissance** Monthly \$ 1,197 \$ 17,409 ■ Mortgage Car Ctr Detroit MI 48243 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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| Debit | First Name | Middle Name | Last Name | case Number (ii known) _ | |
|-------|--|--|----------------------------------|--|--------------------------|
| 09 | Within 1 year before you file | ad for hankruntey, were | you a party in any lawsuit cou | rt action, or administrative proceeding? | |
| 00 | | ing personal injury case | | es, collection suits, paternity actions, suppo | rt or custody |
| | ☐ No. | | | | |
| | Yes. Fill in the details. | | | | |
| | | | Nature of the case | Court or agency | Status of the case |
| | US Bank v. Diaz, 2016 | 3CH-14232 | Foreclosure | Cook County | Pending |
| | | | | | On appeal |
| | | | | | Concluded |
| | | | | | |
| | | | | | |
| 10 | Within 1 year before you file Check all that apply and fill | | any of your property repossess | ed, foreclosed, garnished, attached, seized | I, or levied? |
| | No. Go to line 11 | | | | |
| | Yes. Fill in the informati | on below. | | | |
| | _ | | | | |
| 11 | Within 90 days before you or refuse to make a payme | | | ank or financial institution, set off any am | ounts from your accounts |
| | No. Go to line 11 | | | | |
| | Yes. Fill in the informati | on below. | | | |
| 12 | Within 1 year before you fit court-appointed receiver, a | | | possession of an assignee for the benefit | of creditors, a |
| | No. Yes. | | | | |
| ŀ | art 5: List Certain Gifts a | nd Contributions | | | |
| 13 | Within 2 years before you | filed for bankruptcy, d | lid you give any gifts with a to | tal value of more than \$600 per person? | |
| | No. | | | | |
| | Yes. Fill in the details for | or each gift. | | | |
| 14 | Within 2 years before you | filed for bankruptcy, d | lid you give any gifts or contri | outions with a total value of more than \$6 | 300 to any charity? |
| | No. | | | | |
| | Yes. Fill in the details for | or each gift | | | |
| | res. r iii iii tile detalls le | r caon gitt. | | | |
| F | art 6: List Certain Losses | <u>. </u> | | | |
| 15 | Within 1 year before you fi gambling? | led for bankruptcy or | since you filed for bankruptcy | , did you lose anything because of theft, | fire, other disaster, or |
| | No. | | | | |
| | Yes. Fill in the details fo | r each gift. | | | |
| F | List Certain Payme | nts or Transfers | | | |
| 16 | consulted about seeking b | ankruptcy or preparin | ng a bankruptcy petition? | n your behalf pay or transfer any property | - |
| | _ | | gg . | ,,,, | |
| | No. | | | | |
| | Yes. Fill in the details | | | | |
| | | | | | |
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Case Number (if known) ___

| | First Name Middle | e Name | Last Name | | | | |
|----|--|---|--|--|---|------------------------|--|
| | Party Contact Info | | Description and value of | any property transferred | | te payment transfer | Amount of payment |
| | Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603 | | | | | | Payment/Value: \$4,000.00: \$400.00 paid prior to filing, balance to be paid through the plan. |
| | Party Contact Info | | Description and value of | any property transferred | | te payment transfer | Amount of payment |
| | Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 | | Credit Counseling Services | | 201 | 6 | \$25.00 |
| 17 | Within 1 year before you filed for ban promised to help you deal with your Do not include any payment or transf No. Yes. Fill in the details. | creditors or to n | nake payments to your cre | • • • | fer any propert | y to anyone w | /ho |
| 18 | Within 2 years before you filed for bat transferred in the ordinary course of Include both outright transfers and to Do not include gifts and transfers that | your business of ransfers made a at you have alread | or financial affairs? s security (such as the gra | nting of a security intere | - | | |
| 19 | | bankruptcy, did y asset-protectior | | o a self-settled trust or s | similar device of | f which you a | re a |
| | | | afe Deposit Boxes, and Stor | age Units | | | |
| | Within 1 year before you filed for bar sold, moved, or transferred? Include checking, savings, money m houses, pension funds, cooperatives No. Yes. Fill in the details. | nkruptcy, were a narket, or other fi s, associations, | ny financial accounts or in inancial accounts; certifica and other financial instituti | struments held in your nates of deposit; shares in | ı banks, credit u | inions, broke | rage |
| | | Last 4 di | igits of account number | Type of account or instrument | Date account wa closed, sold, mo or transferred | | balance before ng or transfer |
| 21 | Do you now have, or did you have wicash, or other valuables? No. | ithin 1 year befo | re you filed for bankruptcy | , any safe deposit box o | r other deposito | ory for securi | ties, |
| | Yes. Fill in the details. | Who else | e had access to it? | Describe the conte | nts | Do yo | ou still it? |
| | | | | | | | |

David

Joseph

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| eptor 1 | Daviu | Juseph | Diaz | Case Number (If known) | | | |
|-------------|--|--|---|---|--------------------|--|--|
| | First Name | Middle Name | Last Name | | | | |
| 22 H | ave you stored | property in a storage unit o | or place other than your home within 1 y | ear before you filed for bankruptcy? | | | |
| | No. | | | | | | |
| 7 | Yes. Fill in the | e details. | | | | | |
| _ | - | | Who else has or had access to it? | Describe the contents | Do you still | | |
| | | | | | have it? | | |
| Part | 9 Identify F | Property You Hold or Control | for Someone Else | | | | |
| _ | o you hold or co or someone. | ontrol any property that sor | meone else owns? Include any property | you borrowed from, are storing for, or ho | ld in trust | | |
| | No. | | | | | | |
| - | Yes. Fill in the | e details | | | | | |
| _ | | | Where is the property? | Describe the property | Value | | |
| | | | | | | | |
| Part | 10: Give Deta | ails About Environmental Info | ormation | | | | |
| For th | e purpose of Pa | art 10, the following definition | ons apply: | | | | |
| ha | zardous or toxi | c substances, wastes, or m | or local statute or regulation concerning aterial into the air, land, soil, surface wa the cleanup of these substances, waste | iter, groundwater, or other medium, | | | |
| | - | cation, facility, or property operate, or utilize it, includ | | v, whether you now own, operate, or utilize | } | | |
| | | al means anything an envir dous material, pollutant, co | onmental law defines as a hazardous wantaminant, or similar term. | aste, hazardous substance, toxic | | | |
| Repor | t all notices, rel | leases, and proceedings that | at you know about, regardless of when t | hey occurred. | | | |
| 24 H | as any governm | nental unit notified you that | you may be liable or potentially liable u | nder or in violation of an environmental la | w? | | |
| | No. | | | | | | |
| | Yes. Fill in the | e details. | | | | | |
| | | | Governmental unit | Environmental law, if you know it | Date of notice | | |
| 25 ⊔. | avo vou notifica | d any governmental unit of | any release of hazardous material? | | | | |
| II | - | a any governmental unit of | any release of mazardous material: | | | | |
| _ | No. | | | | | | |
| L | Yes. Fill in the | e details. | | | 2 | | |
| | | | Governmental unit | Environmental law, if you know it | Date of notice | | |
| 26 H | ave you been a | party in any judicial or adm | ninistrative proceeding under any enviro | onmental law? Include settlements and ord | lers. | | |
| | No. | | | | | | |
| - | Yes. Fill in the | e details. | | | | | |
| _ | - | | Court or agency | Nature of the case | Status of the case | | |
| | | | | | | | |
| Part | Give Deta | ails About Your Business or C | connections to Any Business | | | | |
| 27 W | ithin 4 years be | efore you filed for bankrupt | cv. did you own a business or have any | of the following connections to any busin | ess? | | |
| | _ ` | • | a trade, profession, or other activity, ei | | | | |
| | = | | any (LLC) or limited liability partnership | • | | | |
| | = | in a partnership | (223) or miniou nability paranolomp | (/ | | | |
| | = ' | | cutive of a corporation | | | | |
| | ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation | | | | | | |
| | ☐ All owner | of at least 5% of the voting | or equity securities of a corporation | | | | |
| | No. None of the | he above applies. Go to Par | t 12. | | | | |
| | Yes. Check al | Il that apply above and fill in | the details below for each business. | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

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| Debtor 1 | David | Joseph | Diaz | Case Number (if known) | |
|------------|---|----------------------------------|-----------------------------------|---|-----|
| | First Name | Middle Name | Last Name | , , , , , , , , , , , , , , , , , , , | |
| | thin 2 years before yo titutions, creditors, o | | you give a financial statement | to anyone about your business? Include all financial | |
| | No. | | | | |
| | Yes. Fill in the details | | | | |
| | | Date iss | ued | | |
| Part 12 | Sign Below | | | | |
| × | /s/ David Joseph [| Diaz Sr | 🗶 /s/ Gloria I | Diaz | |
| * | Signature of Debtor 1 | | Signature of | | |
| | Date 11/21/2016 | | Data 11/01 | V2046 | |
| | MM / DD / Y | YYY | Date <u>11/21</u> MM / | DD / YYYY | |
| Did y | No | pages to <i>Your Statement o</i> | f Financial Affairs for Individua | als Filing for Bankruptcy (Official Form 107)? | |
| Did y | ou pay or agree to pa | ay someone who is not an | attorney to help you fill out ban | kruptcy forms? | |
| | No | | | | |
| □ ` | Yes. Name of person | | | Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119 |)). |

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B2030 (Form 2030) (12/15)

Date

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In r | e | | | | | | | |
|------|--|--|--|---------------------|-----------------------------|--|--|--|
| Dav | David Joseph Diaz Sr. and Gloria Diaz / Debtors Case No: | | | | | | | |
| | | | | Chapter: | Chapter 13 | | | |
| | | DISCLOSURE OF COM | PENSATION OF ATTOI | RNEY FOR DEB | TOR | | | |
| | npensation p | o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) aid to me within one year before the filing of the per rendered on behalf of the debtor(s) in contempt | e petition in bankruptcy, or | agreed to be paid | to me, for services | | | |
| | For legal s | services, I have agreed to accept | \$4,000.00 | | | | | |
| | Prior to th | e filing of this statement I have received | \$400.00 | | | | | |
| | Balance D | Due | \$3,600.00 | | | | | |
| 2. | The source | e of the compensation paid to me was: | | | | | | |
| | Debt | tor(s) Other: (specify) | | | | | | |
| 3. | The source | e of compensation to be paid to me is: | | | | | | |
| | Deb | otor(s) Other: (specify) | | | | | | |
| 4. | | e not agreed to share the above-disclosed compe y law firm. | ensation with any other per- | son unless they ar | e members and associates | | | |
| | | e agreed to share the above-disclosed compensate law firm. A copy of the agreement, together wated. | - | - | | | | |
| 5. | In return fo | or the above-disclosed fee, I have agreed to rendeding: | er legal service for all aspe | ects of the bankrup | otcy | | | |
| | _ | vsis of the debtor's financial situation, and rende uptcy; | ring advice to the debtor ir | n determining whe | other to file a petition in | | | |
| | b. Prepa | ration and filing of any petition, schedules, state | ments of affairs and plan w | which may be requ | nired; | | | |
| | c. Repre | esentation of the debtor at the meeting of creditor | rs and confirmation hearing | g, and any adjourr | ned hearings thereof; | | | |
| 6. | By agreem | ent with the debtor(s), the above-disclosed fee d | oes not include the followi | ing service: | | | | |
| | | | ERTIFICATION | | | | | |
| | | I certify that the foregoing is a complete st payment to | | or arrangement fo | or | | | |
| | | me for representation of the debtor(s) in this barbate: 12/19/2016 /s | ankruptcy proceedings. s/ Joseph Mark D'Onofrio |) | | | | |

723062 Page 1 of 1 Record #

Signature of Attorney

Geraci Law L.L.C. Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \S 1307 (ϵ) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

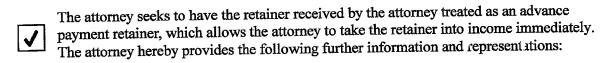


C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

| 3. Before signing this agreement, the attorney | \$, has received | 400 | | |
|--|------------------|------------|-----|----------------|
| toward the flat fee, leaving a balance due of \$ | | ; and \$ _ | 310 | _for expenses, |
| leaving a balance due for the filing fee of \$ 0 | | | | |

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/17/16

Signed:

Alaucity rleg

Co-Dedtor(s)

Do not sign this agreement if the amounts are blank.



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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1-866-925-1313 help@geracilaw.com



Date: 11/17/2016

Consultation Attorney: JMV

Record #: 723-062

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his

| my attorney all amounts tendered as filing lees of court costs and adminize my ditempt to the court of all outstanding fees owed by me if case is not filed. |
|--|
| No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property must disclose any such claims or propery now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ per month for months. The payment and length of the plan are based on the information have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, and the court in a filed bankrutpcy is my responses change during my Chapter 13, my plan payment may have |
| which may cause it to increase. I further understand that if my income of expenses change during my ordered to increase. I further understand that if my income of expenses change during my ordered included, INCLUDING what I am listing to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. |
| My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other: |
| obligations that are post due (but hidder) parking other secured debts; other: other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principles for a selection of the property is in my name; other |
| filed, including any association fees as long as the property is in my name; other |
| been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; |
| support/maintenance debts; debts incurred by fraud, or debts listed in your lead in doubt of the court, or in loan modifications or similar matters. |
| If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn to excelle the other texts of the specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some call of the funds into my Chapter 13 plan. |
| I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. |
| X Maniel Min X Derin (Vicinity Debtor) A David Diaz (Webtor) Gloria Diaz (Joint Debtor) |
| X Atterney for the Debtor(s) Representing Geraci Law L.L.C. |
| |
| |
| |

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

David Joseph Diaz Sr. and Gloria Diaz / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 11/21/2016

/s/ David Joseph Diaz, Sr.

Dated: 11/21/2016

/s/ Gloria Diaz

X Date & Sign

X Date & Sign

Gloria Diaz

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 52 of 61 In re David Joseph Diaz Sr. and Gloria Diaz / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re David Joseph Diaz Sr. and Gloria Diaz / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

| Dated: 11/21/2016 | /s/ David Joseph Diaz, Sr. | | |
|-------------------|---------------------------------|--|--|
| | David Joseph Diaz, Sr. | | |
| Dated: 11/21/2016 | /s/ Gloria Diaz | | |
| | Gloria Diaz | | |
| Dated: 12/19/2016 | /s/ Joseph Mark D'Onofrio | | |
| | Attorney: Joseph Mark D'Onofrio | | |

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| Debtor 1 | David | Joseph | Diaz | Case Number (if kr | nown) |
|---------------------------------|---|--|---|---|--|
| | First Name | Middle Name | Last Name | | |
| Part 6: | Answer These Question | s for Reporting Purposes | | | |
| 16. W yc | hat kind of debts do ou have? | 16a. Are your debts as "incurred by an No. Go to line Yes. Go to line money for a busine No. Go to line Yes. Go to line Yes. Go to line 16c. State the type of description. | individual primarily for a page 16b. 16b. 17. primarily business deleas or investment or through 16c. 16c. | ebts? Consumer debts are definersonal, family, or household publishers. Business debts are debts tigh the operation of the business consumer debts or business defined as the consumer debts or business debts. | urpose." that you incurred to obtain s or investment. |
| D aı ex aı aı aı | hapter 7? o you estimate that after ny exempt property is xcluded and dministrative expenses re paid that funds will be vailable for distribution o unsecured creditors? | ☐Yes. I am filing un administrativ ☐No. ☐Yes. | der Chapter 7. Do you e e expenses are paid that | stimate that after any exempt pro funds will be available to distribu | operty is excluded and ute to unsecured creditors? |
| y. | low many creditors do ou estimate that you we? | ■ 1-49 □ 50-99 □ 100-199 □ 200-999 | 5,00 | 00-5,000 01-10,000 001-25,000 | ☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000 |
| e | low much do you stimate your assets to e worth? | ☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,00 ☐ \$500,001-\$1 millio |) | 000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million | ☐\${ 30,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion |
| e te | low much do you stimate your liabilities o be? | ☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,00 ☐ \$500,001-\$1 millio | D □\$10 | 000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million | ☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion |
| Part 7 | Sign Below | | | | |
| For yo | ou | correct. If I have chosen to file to of title 11, United State under Chapter 7. If no attorney representhis document, I have of I request relief in according to the correct terms of the correct te | under Chapter 7, I am awas Code. I understand the ts me and I did not pay or obtained and read the not dance with the chapter of false statement, concealing an incomplete can result in fines up to \$ | ice required by 11 U.S.C. § 342(ititle 11, United States Code, spring property, or obtaining money §250,000, or imprisonment for up | e, under Chapter 7, 11,12, or 13 ster, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition. or property by fraud in connection |

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| Fill in this in | formation to ide | ntify your case: | |
|---------------------------|--------------------|---------------------------------------|---------------------|
| Debtor 1 | David | Joseph | Diaz |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Gloria | | Diaz |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court f | for the : <u>NORTHERN</u> District of | ILLINOIS (State) |
| Case Number (If known) | | | |

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | | | | | | |
|---|--|--|--|--|--|--|
| Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? | | | | | | |
| ■ No | Attack Business and Patition December 1997 | | | | | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Under penalty of perjury, I declare that I have read the summary and schedules filed correct. | with this declaration and that they are true and | | | | | |
| * Mauriff . Wig Signature of Debtor 1 Signature of Debt | ais de's | | | | | |
| Date 1/1 2/12016 Date :/// | 2 <u>1/2016</u> Tyyyy | | | | | |

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| Debtor 1 | David | Joseph | Diaz | Case Number (if known) |
|----------|------------|-------------|-----------|------------------------|
| | First Name | Middle Name | Last Name | |

| Part 12: | Sign Below | | | |
|---|---|--|--|--|
| I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 | | | | |
| Da | te <u>// / Z/ /2016</u> MM / DD / YYYY Date <u>// / Z//2016</u> MM / DD / YYYY | | | |
| Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? | | | | |
| No | | | | |
| Yes | | | | |
| Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? | | | | |
| ■ No □ Yes | . Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). | | | |

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DISCLAIMER Debtors Have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you a e in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend

 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes

 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not lister and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

| s filed in Court AND WE HAVE TO READ, CHE Dated: // / 2/ /2016 | Luciely, Wish St. | X Date & Sign |
|--|------------------------|---------------|
| | David Joseph Diaz, Sr. | |
| Dated: // / 2//2016 | Alaria (la Gloria Biaz | X Date & Sign |

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

David Joseph Diaz Sr. and Gloria Diaz / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

| I DEGLARE UN | DER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE | AND CORRECT. |
|------------------------------|---|---------------|
| Dated: <u>// / 2/ /</u> 2016 | Mauil Win Ar. David Joseph Diaz, Sr. | X Date & Sign |
| Dated: <u>// / 2/ /</u> 2016 | <u>Aloria (lez</u> Gloria Diaz | X Date & Sign |

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement apd in any attachments is true and correct.

Date: // /2/ /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re David Joseph Diaz Sr. and Gloria Diaz / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic suprort obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: // /2/ /2016 X Date & Sign David Joseph Diaz. X Date & Sign

Joseph Mark D'Onofrio

723062 Record #

Form B 201A. Notice to Consumer Debtor(s)

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Debtor 1 David Joseph Desc Main

First Name Middle Name Last Name

Last Name

Last Name

First Nan

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Alunial May Ac.

_

Date: Dated: 121 16 12016

Date: Dated: /2 / 16 /2016